

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Stacy M Diehl  
 Debtor

Case No. 16-14244-sr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Stacy M Diehl, 254 Violet Court, Quakertown, PA 18951-2738  
 13743860 +Arcadia Recovery Bureau, po box 41309 DEPT 310, Nashville, TN 37204-1309  
 13743863 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 13743864 +Grandview Hospital, 700 Lawn Avenue, Sellersville, PA 18960-1587  
 13743866 +Nathan Fox, PO Box 308, Langhorne, PA 19047-0308  
 13755263 +PNC Bank, National Association, c/o JOSHUA ISAAC GOLDMAN, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13743867 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 13743868 +Quaker's Green Community Association, 300 Quaker's Way, Quakertown, PA 18951-2776

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:23 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:57 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13743861 +E-mail/Text: banko@berkscredit.com Sep 24 2016 02:02:22 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 13743862 +EDI: DISCOVER.COM Sep 24 2016 01:48:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316

13743865 +EDI: CBSKOHLS.COM Sep 24 2016 01:48:00 Kohls/capone, Po Box 3115,  
 Milwaukee, WI 53201-3115

13743869 +EDI: VERIZONEAST.COM Sep 24 2016 01:49:00 Verizon, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

ALEXANDER G. TUTTLE on behalf of Debtor Stacy M Diehl agt@tuttlelegal.com  
 BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfbis.com;Finkeltrustee@comcast.net  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor PNC Bank, National Association  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Stacy M Diehl</b>	Social Security number or ITIN	<b>xxx-xx-9929</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-14244-sr**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stacy M Diehl

9/22/16

**By the court:** Stephen Raslavich  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**